

Certificate of Notice Page 1 of 2  
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHELE M. FABRIS

: Case No. 16-11019 TPA

:

*Debtor*

: Chapter 13

: Related to Claim No. 2

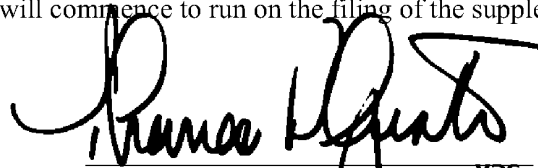
**ORDER**

On November 13, 2018, a ***Notice of Postpetition Mortgage Fees, Expenses, and Charges***, Official Form 410S2, was filed in this case by ***Farmers National Bank of Emlenton***, regarding Claim No. 2 (“Notice”). The Court has determined that the *Notice* does not have sufficient supporting material to meet the minimum standards of *Fed.R.Bankr.P. 3002.1(d)* and therefore it must be supplemented or it will be dismissed.

In order to meet the minimum standard expected of a *Notice* pursuant to *Rule 3002.1(d)*, and to protect debtors from potential overreaching or unreasonable claims for attorney fees and other expenses [see generally, *Elmer and Teresa Reitz*, Case No. 17-10696-TPA, January 3, 2018 *Order to Show Cause* (Doc. No. 40) and January 30, 2018 *Order* (Doc. No. 45.)], the Court has determined that a Party filing such a *Notice* must make every reasonable effort to include all of the following with the *Notice*:

- (a) A computation of the mortgage fees, expenses, and charges.
- (b) A complete and accurate loan payment history.
- (c) Where attorney, or other professional fees are sought, a description of the services that were provided and the fees charged for those services in a form consistent with *W Pa LBR 2016-1*.
- (d) For all other expenses, a payment receipt or other similar documentation supporting the expenditure.
- (e) After exercising the appropriate due diligence in complying with the foregoing, in the event any of the foregoing cannot be produced, an identification of the reasons for non-production, along with a detailed statement explaining the efforts made in attempting to do so.
- (f) A Declaration affirming the veracity and accuracy of the foregoing.

***AND NOW, this 16th day of November, 2018***, in light of the above considerations, a review of the *Notice* filed in this case indicates deficiencies in one or more respects, therefore, it is hereby ***ORDERED, ADJUDGED and DECREED*** that: (1) ***on or before December 7, 2018***, Farmers National Bank of Emlenton shall supplement them to comply with the above requirements or it will be ***DISMISSED*** without further notice or hearing; and, (2) the 21-day period provided in *W.P.A.LBR 3002-2(b)* for the Debtor(s) to respond is ***STAYED*** but will commence to run on the filing of the supplement.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

c: Ronda Winnecour, Esq., Trustee  
Counsel for the Debtor  
Debtor  
Creditor and/or Atty

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Michele M. Fabris  
Debtor

Case No. 16-11019-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: bsil  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +Michele M. Fabris, 274 Rose Street, Johnsonburg, PA 15845-1446  
cr +Farmers National Bank of Emlenton, 612 Main St, PO Drawer D, Emlenton, PA 16373-0046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Debtor Michele M. Fabris thedebterasers@aol.com  
Michael W. Sloat on behalf of Creditor Farmers National Bank of Emlenton mike@lkslaw.us,  
scott@lkslaw.us  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5